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Mr. John F. Carter, Regional Director  
Federal Deposit Insurance Corporation  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, CA 95105-2758

**Re: Wal-Mart Bank Federal Deposit Insurance Application**

Dear Mr. Carter,

After unrelenting assaults on Wal-Mart, I am impelled as a consumer and citizen to support the Wal-Mart application in opening a bank, an industrial loan corporation [ILC].

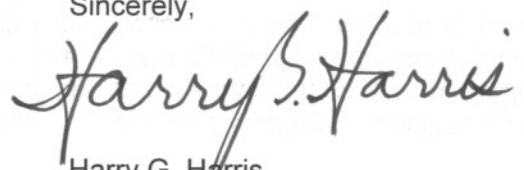
Wal-Mart has pursued the American dream of working, investing and achieving and been extremely successful. This company has saved American consumers billions of dollars with much-needed price relief rather than engage in higher prices or price gouging. In addition, Wal-Mart has been a generous contributor to a variety of local and national charities and community agencies.

Those who are opposed to Wal-Mart's application seemingly do not believe in competition and only want to be protected in the market place. The American spirit is embedded in innovation and competition. We should not penalize companies which are successful and take care of their customers and communities.

Being the largest retail company in the world, Wal-Mart should be praised for being a flourishing enterprise. Other companies should welcome its business expertise and aggressiveness especially as it benefits American consumers as well as all levels of government with added tax revenues.

The shrill of the opponents to Wal-Mart's application should be questioned. Their concerns about the safety and soundness of America's financial system and the concentration of economic power are totally specious. Other major American corporations operate similar banks. Wal-Mart must have the same opportunity. We should not deny entrepreneurial ambitions of any individual or company.

Sincerely,

  
Harry G. Harris